total amount written-off during the year 1985-86 and upto the end of September, 1987 by different banks and financial institutions as bad debts, bank-wise and financial institutions-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAN-ARDHAN POOJARI): All commercial banks including the public sector banks make provision every year out of their annual income for meeting their liability towards bad and doubtful debts to the satisfaction of their statutory auditors and write off the debts which are considered by their management as ultimately unrecoverable from out of the provisions so made. According to the forms of Balance Sheet and Profit & Loss Account prescribed in the Third Schedule of the Banking Regulation Act, 1949, which all banks are required to follow strictly, and in accordance with the practices and usages customary among the bankers, the banks are given statutory protection from disclosing the quantum of bad and doubtful debts for which the provision is made to the satisfaction of their statutory auditors as well as the amount of bad debts written off.

As regards the amount written off by the All India public financial institutions, information to the extent available and per-missible, in accordance with the provisions of the statutes governing these institutions, will be collected and laid on the Table of the House.

Investment by non-resident Indians in Kamataka

1746. SHRI VEERSHETTY MOGLAPPA KUSHNOOR: Will the Minister of FINANCE be pleased to state:

(a) whether Non-Resident Indians have shown any interest in investing in Karnataka and approached the Reserve Bank with their proposals; and

(b) if so, what is the total amount pro-posed to be invested and the details of the projects submitted through the Reserve Bank?

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B. K. GADHVI): (a) and (b) Information is being collected and will be laid on the Table of the House.

Adoption of villages by Banks

1747. SHRI VEERSHETTY MOGLAPPA KUSHNOOR: Will the Minister of FINANCE be pleased to state:

(a) whether the public sector banks have a scheme for adopting villages; and

(to) what is the amount spent so far since the inception of the scheme and whether the scheme has proved successful?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAN ARDHAN POOJARI): (a) and (b) The public sector banks adopt certain villages under the Village Adoption Scheme which is, essentially, an area approach in financing agriculturists. The Scheme aims at deriving in full, the advantages accruinr from concerned and coordinated efforts in areas with significant agricultural potential and having preponderance of small far. mers. Reserve Bank of India has reported that as at the and of June, 1986, an amount of Rs. 3604 crores was outstanding in respect of the advances in 2,19,906 vil-1ages adopted under the Village Adoption Scheme.

Foreign exchange released to Karnataka Government for foreign tours by StateMinisters

1748. SHRI VEERSHETTY MOGLAPPA KUSHNOOR: Will the Mmister of FINANCE be pleased to state what amount of foreign, exchange was released to the Karnataka Government towards tours by the Chief Minister and other Ministers and for the offi-cers who accompanied them during] the year 1986 and upto the end of September, 1987?

THE MINISTER OF STATE

THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B. K. GADHVI): The information is being collected and will be laid on the Table of the House.